

AMFIRST FINANCIAL SERVICES, INC.

	CPP Disbursement Date 08/21/2009	RSSD (Holding Company) 1059676	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$258	\$252	-2.1%		
Loans	\$200	\$191	-4.4%		
Construction & development	\$29	\$15	-48.7%		
Closed-end 1-4 family residential	\$13	\$16	18.1%		
Home equity	\$2	\$2	-33.4%		
Credit card	\$0	\$0			
Other consumer	\$15	\$14	-7.0%		
Commercial & Industrial	\$28	\$32	12.4%		
Commercial real estate	\$42	\$44	3.9%		
Unused commitments	\$42	\$43	4.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$7			
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$20	16.7%		
Cash & balances due	\$7	\$6	-11.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$236	\$231	-2.1%		
Deposits	\$216	\$220	2.0%		
Total other borrowings	\$18	\$9	-52.7%		
FHLB advances	\$18	\$9	-52.7%		
Equity					
Equity capital at quarter end	\$22	\$22	-2.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.2%	--		
Tier 1 risk based capital ratio	10.1%	10.4%	--		
Total risk based capital ratio	11.3%	11.6%	--		
Return on equity ¹	-4.2%	0.5%	--		
Return on assets ¹	-0.4%	0.0%	--		
Net interest margin ¹	4.3%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	46.6%	114.3%	--		
Loss provision to net charge-offs (qtr)	682.4%	91.1%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	21.9%	13.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.8%	0.0%	--
Home equity	10.5%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.8%	0.0%	0.2%	--
Commercial & Industrial	1.9%	2.4%	0.2%	0.8%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	3.7%	1.6%	0.1%	0.1%	--